



DEPARTMENT OF THE ARMY
HEADQUARTERS US ARMY ARMOR CENTER AND FORT KNOX
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ATZK-RMB (37a)

13 May 2003

MEMORANDUM FOR

Commanders, All Units Reporting Directly to This Headquarters
Directors and Chiefs, Staff Offices/Departments, This Headquarters

SUBJECT: Thunderbolt Six Policy Memo No. 40-10 - Army Individual Travel Card
Delinquency

1. References:

a. Secretary of Army Memorandum, 28 January 2003, Subject: Army Charge Card Programs.

b. DoD Financial Management Regulation, Volume 9, Chapter 3 (Travel Policy and Procedures), September 2000.

c. TRADOC Regulation 37-3 (Government Travel Card Program), July 1999.

2. The Secretary of the Army is re-issuing his directive to commanders to reduce credit card delinquency and misuse (Ref a.). He stresses the responsibility and accountability to which cardholders, commanders and directors will be held. The minimum acceptable level of delinquency is **no more than 4.5 percent for percent of dollars delinquent** and no more than 3 percent for accounts delinquent. The Army's primary delinquency measure will be percent of dollars delinquent.

3. Successful credit card program management involves attention to responsibilities by cardholders, commanders and directors. Credit card misuse and delinquency will not be tolerated. The following responsibilities will be followed without exception:

a. Cardholders sign acknowledgments that they have read and understand the terms and conditions of the card prior to issue, which specify that the card is for official TDY travel only, and that the individual is responsible for timely payment of all just debts. It is understood cardholders will occasionally encounter situations where errors in settlement vouchers or slow processing time will impact payment of claims. However, it is the cardholder's responsibility to follow-up if they have not received notification of settlement. Simply submitting a claim does not relieve the cardholder of their responsibility to settle their credit card debt. A contact list is enclosed for cardholders requiring assistance.

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b. Commanders and directors are expected to prevent travel card abuse through command emphasis and direct involvement. Supervisors must ensure travel vouchers are filed promptly and charges paid upon receipt of the monthly billing statement. For personnel on extended TDY, ensure they complete partial settlements, which will ensure payment of their bills on a monthly basis. Commanders will encourage soldiers to elect split disbursement as method of payment when completing settlement vouchers, which automatically sends lodging and rental car reimbursements to the credit card company.

3. In order to ensure we are aggressively managing our travel card program, the following procedures will be accomplished without exception:

a. Commanders/directors will ensure the unit Agency Program Coordinators (APC) function is adequately staffed to meet travel card program management requirements.

b. Commanders/directors will ensure all active and in-processing cardholders receive a copy of this policy. Out-processing procedures must include validation of cardholders account status prior to departure. The APCs will ensure payment has been made to Bank of America for retiring, separating, or PCSing personnel. APCs will deactivate the cards of all personnel upon PCS, separation, or retirement; except for PCS personnel performing TDY duty enroute.

c. In the event of card misuse or willful nonpayment not corrected within 14 days after counseling, you must consider corrective actions:

(1) Military: Reprimand, administrative elimination, and/or initiation of Uniform Code of Military Justice (UCMJ) proceedings are some of the possible corrective actions to consider (depending on the specific facts).

(2) Civilian: Coordinate disciplinary action with Civilian Personnel Advisory Center (CPAC).

d. The DRM will report delinquent cardholders to the Chief of Staff monthly. The Chief of Staff will forward this report to commanders and directors who will counsel, in writing, all cardholders who have delinquent charges over 60 days past due or who misuse their card. Commanders and directors will report in writing the corrective action they have taken with each cardholder who is delinquent by 60 or more days. Do not conduct adverse counseling if the cardholder is experiencing a problem with reimbursements; find out the problem and work with the cardholder and/or DRM as needed to get the problem resolved.

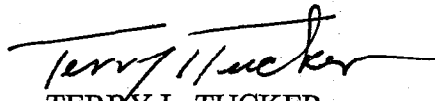
e. DRM will track the frequency and type of problems associated with the DFAS travel settlement process that negatively impact delinquency rates. Persistent problems will be forwarded to TRADOC, DCSRM for resolution with DFAS.

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4. Management of this program is far more than just a paper drill. Travel card delinquency reflects poorly on Fort Knox, the Army and will result in long term damage to soldiers' and civilian employees' credit ratings. Credit card delinquency is an indicator of one or two things: financial troubles or a failure of the travel settlement process. If a soldier or civilian is in credit difficulty, they need help. If a soldier or civilian employee has not received their reimbursement, commanders must energize the staff to get them paid. Get involved and fix it. Both are the commander's issues. Do not let your cardholders become severely delinquent (90 days) and face pay garnishment. Accordingly, I direct cardholders, commanders and directors to follow through with their respective responsibilities and target to reduce and sustain delinquency at 4.5 percent or less as soon as possible.

Encl


TERRY L. TUCKER
Major General, USA
Commanding

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Travel Card and Settlement Contacts

TDY Travel Settlements

DFAS Web site	http://www.dfas.mil/
DFAS Customer Service POC Web Site	http://www.dfas.mil/custsrvc/
DFAS Indianapolis - TDY Settlements	1-888-332-7366
Bank of America Customer Service	1-800-472-1424

PCS Settlements

DFAS Columbus – PCS Settlements	1-800-756-4571
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Local Contacts

DRM Travel Card POC	Rosie Yocum	4-2268
DRM, Budget Officer	David Williams	4-8189

Encl to memo, ATZK-RMB, 13 May 2003, subj: Thunderbolt Six Policy Memo No. 40-10 –
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